

# Welcome to New Employee Orientation

Risk Management

Employee Benefits

Human Resources

People & Organization  
Development



*Don't forget to  
sign-in!*

## Today's Agenda

- 8:45 am Risk Management Employee Benefits Orientation
- 10:30 am San Diego City Employee Retirement System (SDCERS)
- 10:45 am **10-Minute Break**
- 10:55 am San Diego Public Employee Benefit Administrator (SDPEBA)
- 11:35 am **10-Minute Break**
- 11:45 am Recognized employee Organization (REO) Presentation (Breakout Sessions)
- 12:30 pm **Lunch**
- 1:30 pm Human Resources Orientation
- 4:30 pm Class Dismissed



# Risk Management Employee Benefits Orientation



## Benefit's Agenda

- **Flexible Benefits Plan**
  - Health Plans (Medical, Dental, Vision)
  - Life Insurance
  - Flexible Spending Accounts (FSA)
- **How to Enroll In Benefits**
  - Navigating SAP Self-Services
- **Retirement Plans**
  - Defined Contribution plans-Mandatory and Voluntary Plans
  - Retiree Medical Trust (RMT)
- **Union Presentations**
  - AFSCME (Local 127)
  - Municipal Employees Association (MEA)





# Flexible Benefits Plan (FBP) Overview



## What is a Flexible Benefits Plan?

- **The Flexible Benefits Plan (FBP) with the City of San Diego is an IRS-Section 125 Cafeteria Plan**
- Eligible employees may choose the flexible benefits they want or need from the following options:



Medical

Dental

Vision

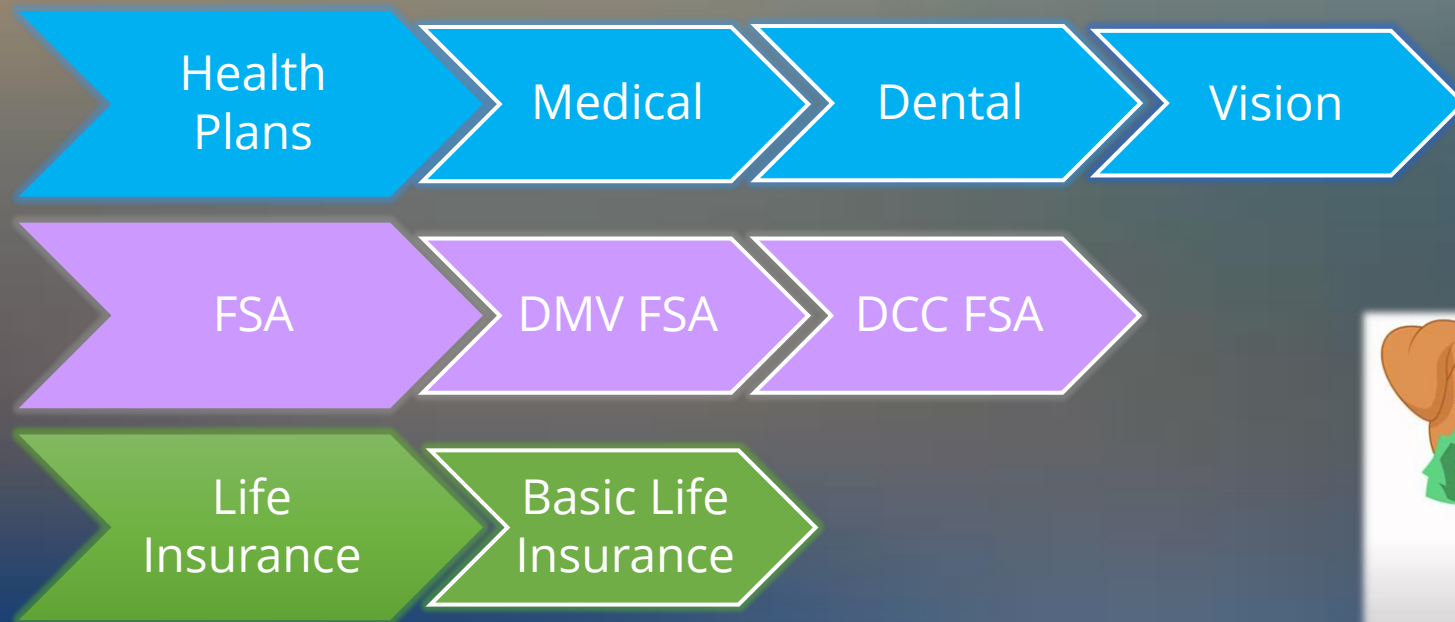
Life  
Insurance

Flexible  
Spending  
Accounts  
(FSA)

- Employees are provided FBP Credits to help offset the cost of the Flexible Benefits

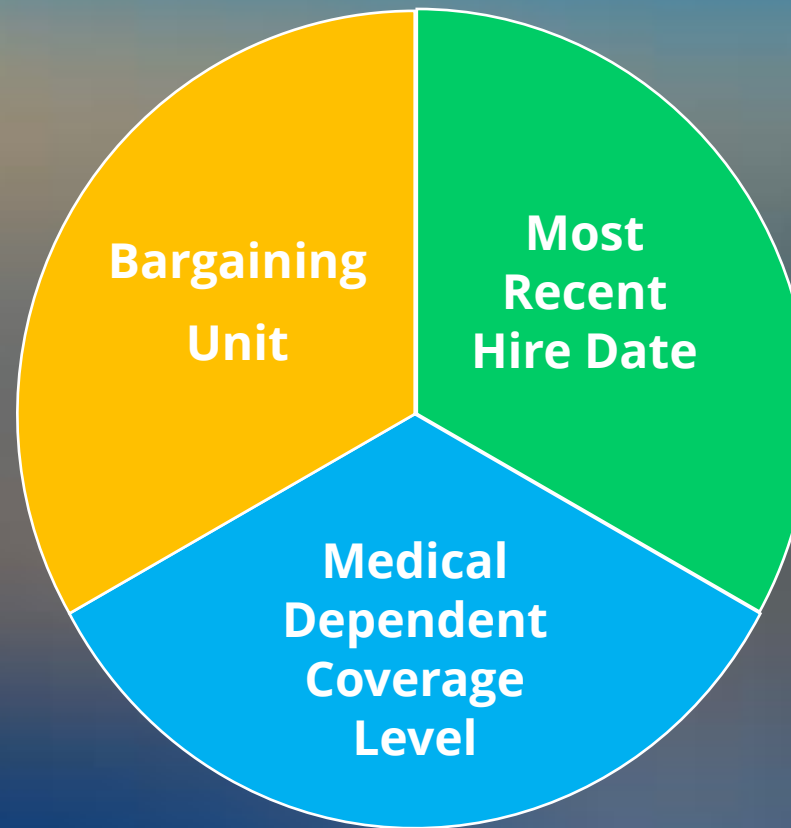
## What Are Flexible Benefit Plan (FBP) Credits/Flex Credits?

The City provides dollars in the form of FBP credits (you may hear these referred to as Flex Credits) These get applied towards the following premiums:



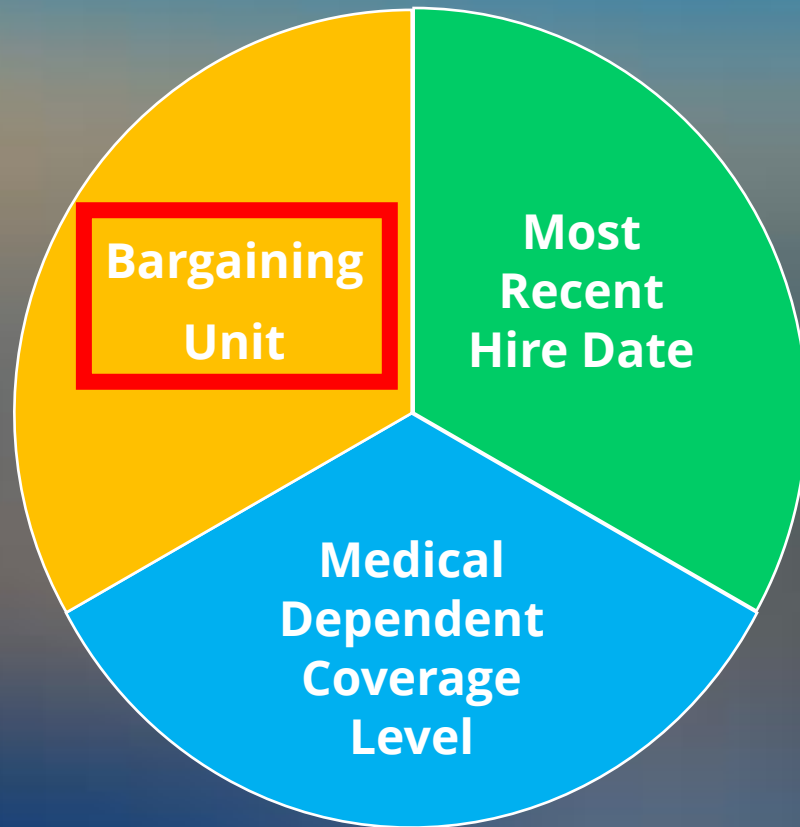
## What determines the FBP credit amount?

Your FBP credit allotment is dependent upon three things:





## What determines the FBP credit amount?



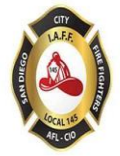
### Bargaining Units



Municipal Employees Association (MEA)



Police Safety Members



Fire Safety Members



Local 127



Teamsters Local 911



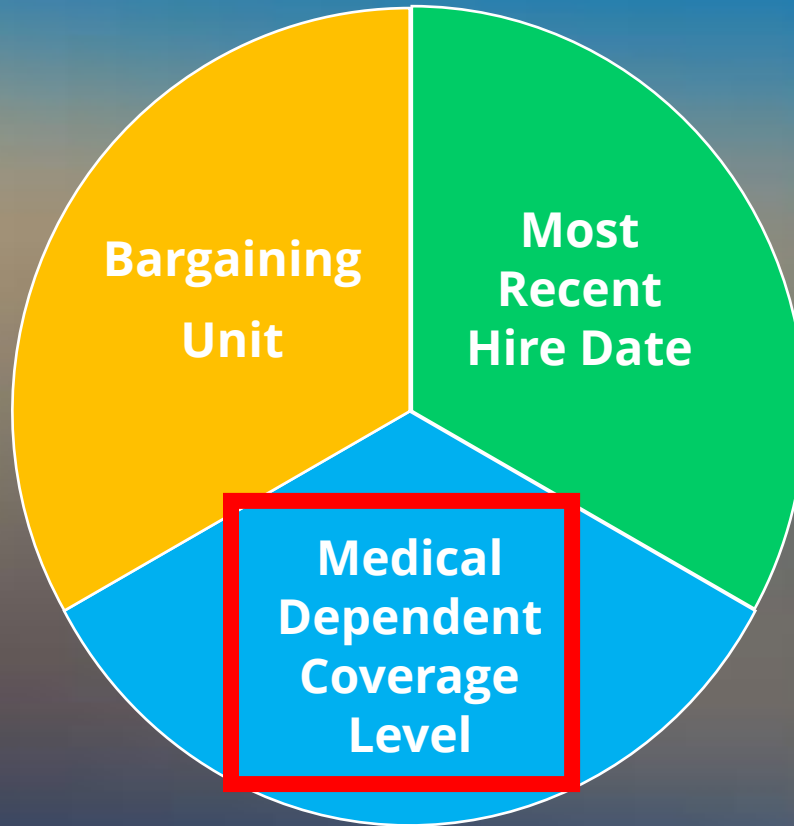
Deputy City Attorney's Association



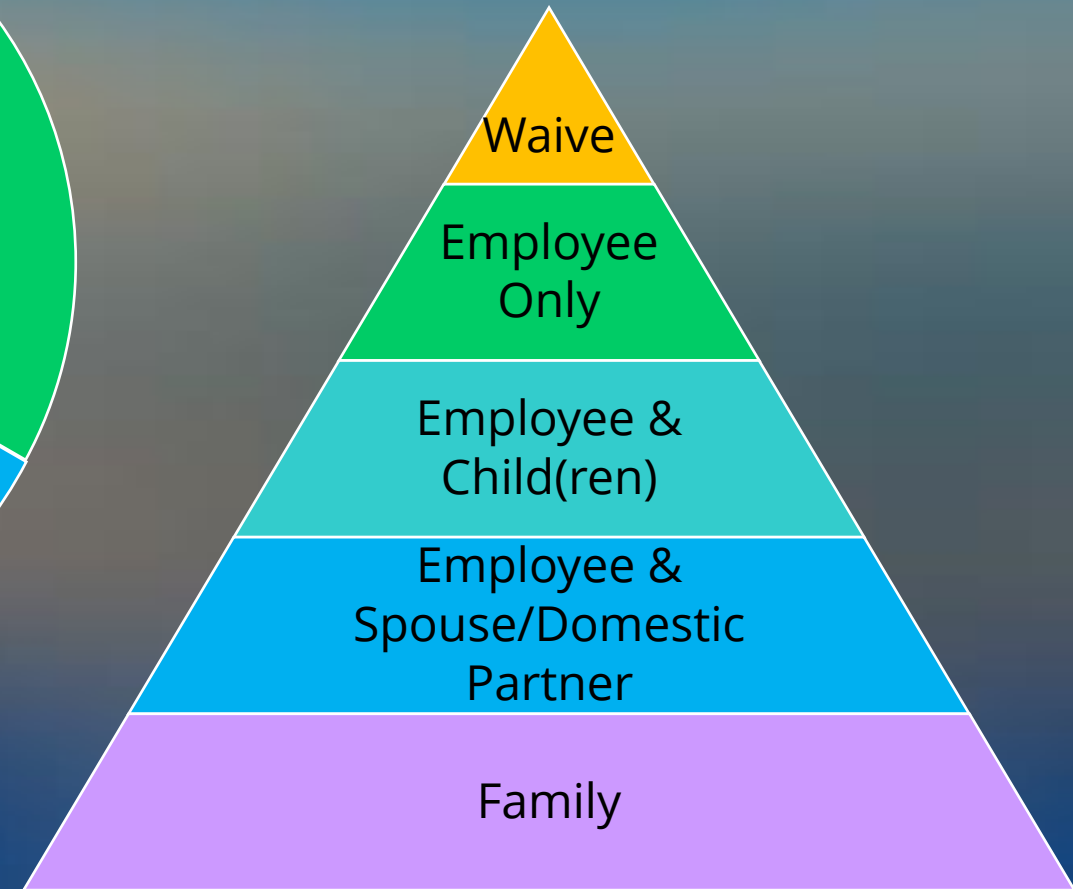
Unrepresented/  
Unclassified



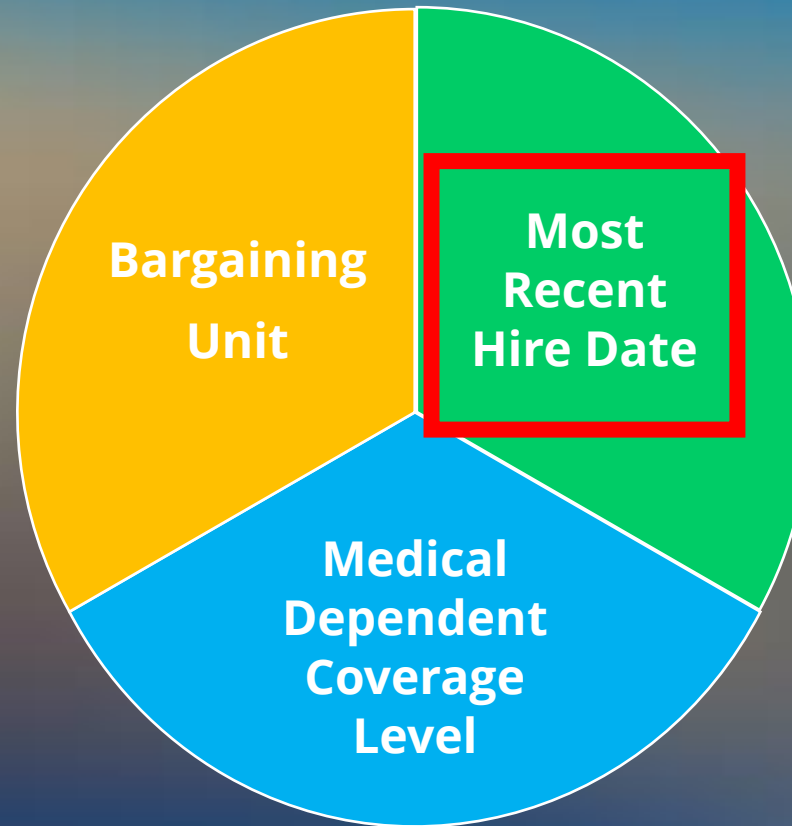
## What determines the FBP credit amount?



### Medical Dependent Coverage Level



## What determines the FBP credit amount?



### Most Recent Hire Date

- If you ***have not*** had any **breaks** in service, your most recent hire date is your original hire date.
- If you are a rehire, then your most recent hire date is the date in which you were rehired. Not your original hire date.



## Where can I find the FBP credit amounts?

The Employee Benefits Guide includes the City's FBP credit allotments.

- ✓ Each bargaining unit has their own table that outlines the FBP credit amounts and your healthcare options.
- ✓ FBP credits are provided on a semi-monthly basis (24 pay periods)

The City of  
**SAN DIEGO**  
**2025**

### EMPLOYEE BENEFITS GUIDE



## Where can I find the FBP credit amounts?

**Example:** An unrepresented employee with a most recent hire date on or after 7/1/2020, who is electing Employee only medical coverage, will receive \$350.00 semi-monthly (24 pay periods).

Unrepresented Employees				
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)			Notes
	1/2 Time (40)	3/4 Time (60)	Full Time (80 or 112)	
Most recent hire date prior to July 1, 2020				
Waive	\$207.85	\$311.78	\$415.71	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$274.54	\$411.81	\$549.08	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/ Domestic Partner	\$385.42	\$578.13	\$770.83	FBP credits may be used for medical, dental, vision, basic life insurance, or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$359.38	\$539.06	\$718.75	
Family	\$531.25	\$796.88	\$1,062.50	
Most recent hire date on or after July 1, 2020				
Waive	\$20.83	\$31.25	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts, or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$175.00	\$262.50	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance, or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/ Domestic Partner	\$385.42	\$578.13	\$770.83	
Employee & Children	\$359.38	\$539.06	\$718.75	
Family	\$531.25	\$796.88	\$1,062.50	



## Determining how FBP credits can be used

The “**Notes**” column of the FBP credit table in the Benefit Information & Cost Booklet provides details about what you can do with your FBP credits.

Certain tiers may have special options with excess FBP credits

Most recent hire date on or after July 1, 2020				
Waive	\$20.83	\$31.25	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts, or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$175.00	\$262.50	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance, or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/ Domestic Partner	\$385.42	\$578.13	\$770.83	
Employee & Children	\$359.38	\$539.06	\$718.75	
Family	\$531.25	\$796.88	\$1,062.50	



## What Can I do with the FBP Credits?

Tiers **with** a cash-back option: Allow you to cash out unused FBP credits as taxable income on your paycheck



Tiers **with** a cash-back option: Allow you to allocate excess FBP credits to the 401(k) plan through a 401(k) Flex contribution

Tiers that **DO NOT** have a cash-back option will not be able to allocate excess credits to a 401(k) account through a 401(k) Flex option, or cash out unused FBP credits

Cash-back limitation on certain tiers



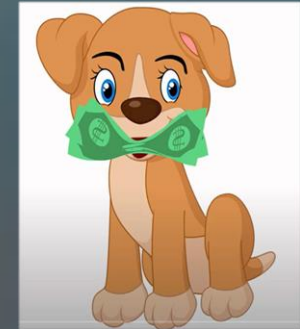
All tiers: Can contribute leftover FBP credits to an FSA

## When Will I Receive My Initial FBP Credit?

Once you have made your Medical election (including the waiver option) through the Benefits Enrollment Application in the SAP Portal

And

You post at least 40 hours of FBP credit eligible time\* in a pay period



### **\*FBP credit eligible time:**

- Paid time such as: Hours worked, Annual Leave, Discretionary Leave, Furlough, Floating Holiday, Comp. Time etc. (All compensated time counts towards FBP credits)
- Job Protected leave time: FMLA, PDL, CFRA etc.

## How do the City's FBP Credits work?

- FBP Credits are reported as “taxable earnings”
- The “full cost” of premiums are deducted on a pre-tax basis (Employee's Domestic Partner is deducted on a post-tax basis, unless required documentation proving they are a tax dependent is provided)

**Note: For months where there are 3 pay periods, the mid-month paycheck will not have FBP credits applied, or premiums deducted (This happens twice a year)**





Flexible Benefits Plan (FBP) Credits

	Retroactive Hours	Retroactive Amount	Current Hours	Current Amount	Year to Date Amount
Gross Wages					
A/L VACATION					2,677.56
DISCRETIONARY LEAVE					2,245.08
FLOATING HOLIDAY					573.36
HOLIDAY PAY					5,552.76
CITY FBP CREDITS				1,062.50	7,595.13
SALARY				5,733.60	1,062.50
Total Gross Wages				6,796.10	22,041.59
Pre-Tax Deductions					134,429.04
KAISER PRE TAX				703.57	703.57
City DPPO Dental Pre Tax				41.84	14,280.86
COSD VISION PRE TAX				5.03	917.66
DMV PRE				28.67	115.69
RET TIER II GEN EE				190.63	382.64
Total Pre-Tax Deductions				1,314.14	2,986.47
Post Tax Deductions					1,530.77
KAISER POST TAX				422.15	15,757.96
City DPPO Dental Pst Tax				24.46	36,675.62
COSD VISION POST TAX				3.01	
PORT TERM LIFE POST				18.92	422.15
PORT TERM LIFE DP POST				15.69	8,568.56
PORT TERM LIFE CHILD POST				0.48	536.40
SDPEBA				542.59	69.23
PARKING				19.62	394.60
Total P				1,046.92	392.25
Total Gross Wages					12.00
Net Income					10,453.01
Hourly/Salary Earnings+ FBP Credits					490.50
Gross Wages-(Pre/Post Tax Deductions+ State/Federal Taxes)					



Any questions so far?





# Health Insurance Plans Medical, Dental, Vision





## Who Can Be Enrolled in Benefits?

Spouse or Domestic  
Partner

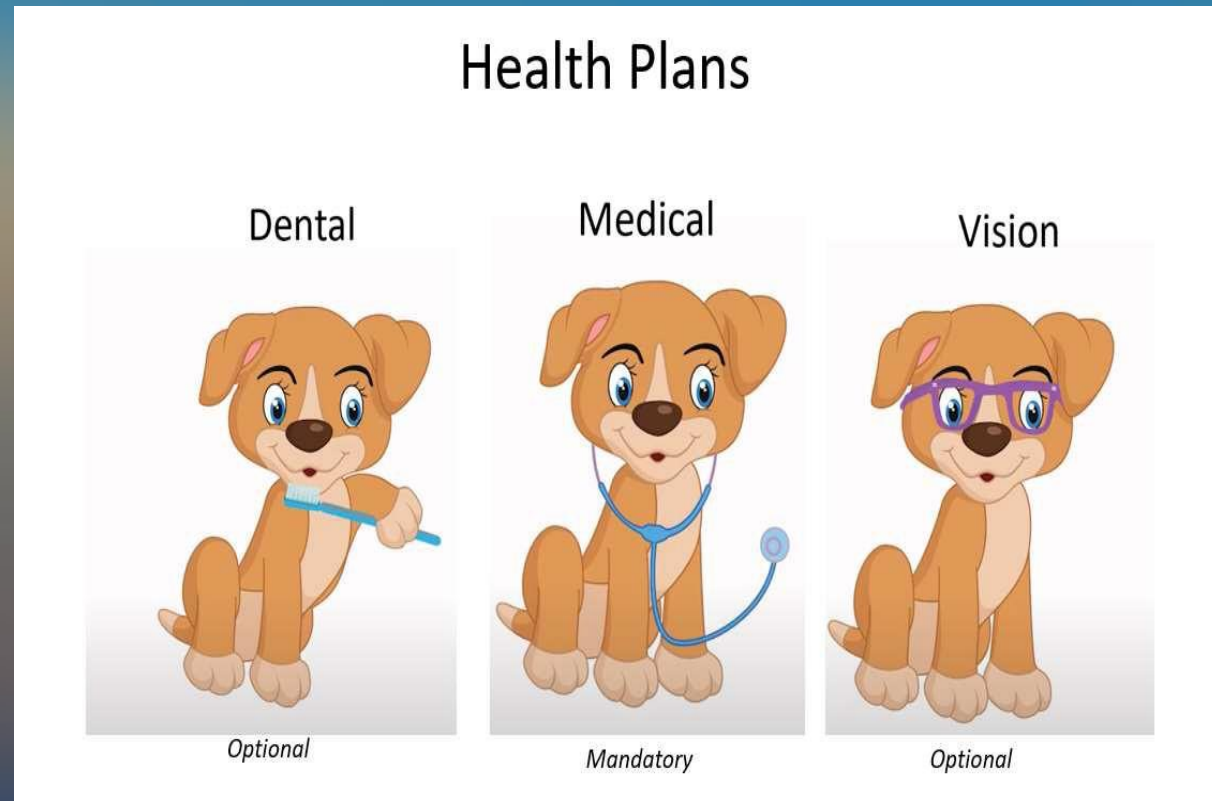
Children\*

Biological, Adopted,  
Children of a Domestic  
Partner, or children  
covered under a Court  
Order

*\*Children must be under the age of 26 to be enrolled, unless mentally or physically disabled (subject to approval)*



# What Are My Health Plan Options?



Enrolling in **Medical**, even if you are waiving coverage, is **MANDATORY**, but enrollment into Dental & Vision is optional!

## Medical Plans Available To All General Members

Medical Plans (Required)			
Kaiser	Cigna	Sharp	Waive
<ul style="list-style-type: none"><li>• Kaiser Traditional HMO</li><li>• Kaiser Deductible HMO</li></ul>	<ul style="list-style-type: none"><li>• Cigna HMO</li><li>• Cigna Scripps HMO</li><li>• Cigna Open Access Plus (OAP) PPO plan</li></ul>	<ul style="list-style-type: none"><li>• Sharp Classic HMO</li><li>• Sharp Select HMO<ul style="list-style-type: none"><li>• Sharp Deductible HMO</li></ul></li></ul>	<p>If not electing to enroll in Medical, you must elect the “waive” coverage option during the enrollment process</p>

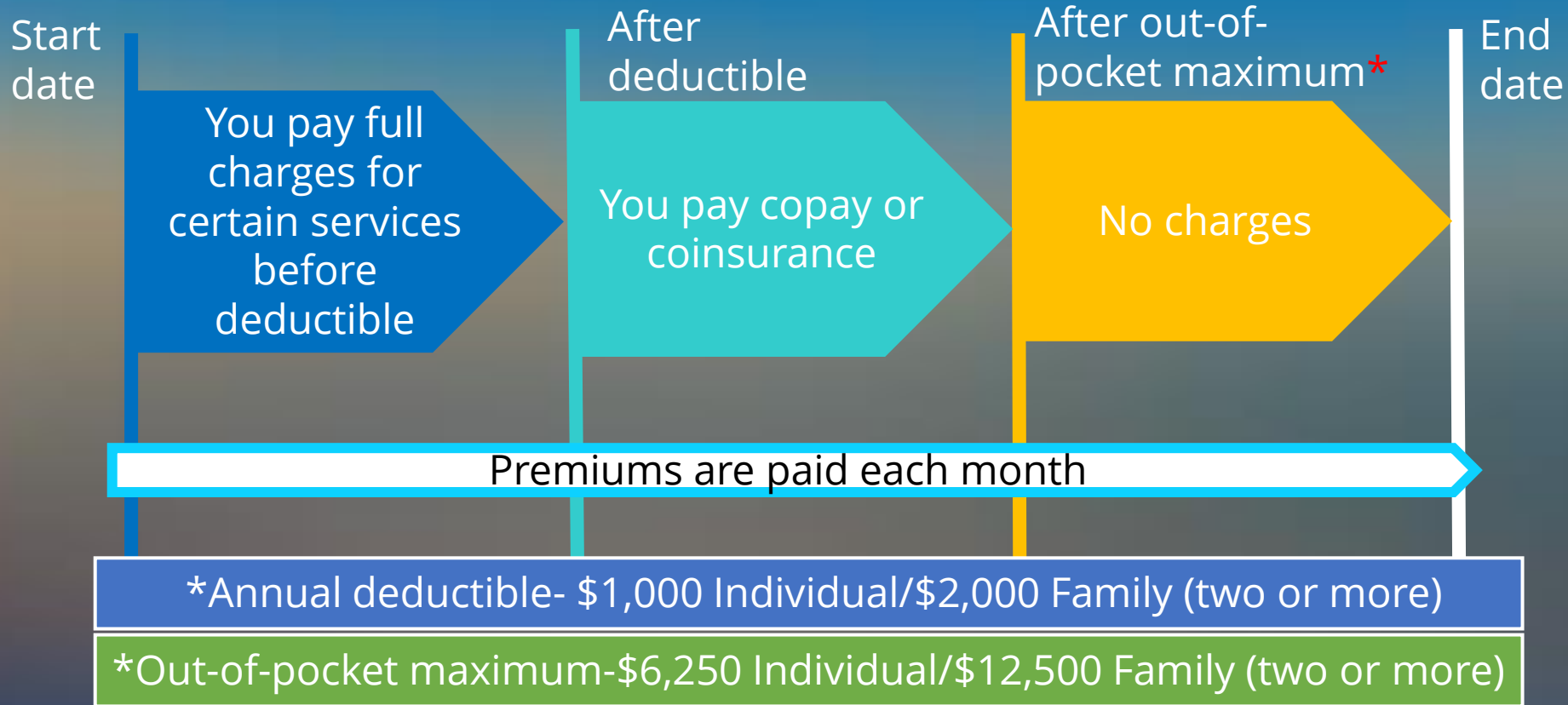
**Enrolling in Medical**, even if you are waiving coverage, is **MANDATORY!**



HMO/DHMO Health Maintenance Organization	PPO/DPO Preferred Provider Network
Premium is more affordable	High premium cost
Required to use "in-network providers" Referral from Primary Care Physician required to see specialists	Can access any doctor/dentist anywhere
Copayment for office visits, prescriptions, emergency room, etc.	Pay a coinsurance which is a percentage of the total cost of services (10%, 20%, etc.)
Home address must fall within the service area for the HMO plan.*	No limitations on the provider's location from your home address

**\*The City's HMO plans provide coverage in certain areas of California. Be sure to review the plan's summary and carrier's website ahead of time**

## How does a deductible plan work?



The dollar amounts are examples only. Refer to plan summaries on Employee Benefits website to view each deductible plan.

**\*Accumulation period is based on CALENDAR year**

### Dental Plans (Optional)

City of San Diego (COSD) Plans  
(Unrepresented, Local 911, & DCAA)

- Delta Dental DHMO
- Delta Dental DPO

MEA & Local 127 ONLY Plans

- MetLife DHMO
- MetLife DPO

Enrolling in Dental is **Optional!**



**Vision Plans (Optional)**

All Classifications Except MEA

MEA ONLY

- City of San Diego (COSD) VSP

- MEA VSP

Enrolling in Vision is **Optional!**

## Where I can I locate more details on the Health Plans?

**COSTS** - Review the Employee Benefits Guide to find all health plan premium costs

### 2025 Medical Plan Premium Rates

Semi-monthly Premium Rates (24 pay periods in a plan year)				
Medical Plan	Employee Only	Employee and Spouse/ Domestic Partner*	Employee and Child(ren)	Family*
<b>Kaiser Traditional HMO</b> Available to all employees	\$370.30	\$810.95	\$703.57	\$1,125.72
<b>Kaiser Deductible HMO</b> Available to all employees	\$285.23	\$624.65	\$541.93	\$867.09
<b>Cigna Scripps Select HMO</b> Available to all employees	\$374.05	\$819.06	\$710.70	\$1,137.13
<b>Cigna HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	\$754.47	\$1,652.32	\$1,433.45	\$2,293.53
<b>Cigna OAP</b> Available to all employees	\$830.63	\$1,819.13	\$1,578.17	\$2,525.08
<b>Sharp Classic HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	\$403.60	\$882.69	\$765.93	\$1,224.89
<b>Sharp Select HMO</b> Available to MEA, L127, DCAA, L911, POA, Unrepresented	\$263.03	\$574.84	\$498.85	\$797.56
<b>Sharp Saver HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	\$233.10	\$509.29	\$441.98	\$706.57
<b>POA ALADS Basic HMO</b> Available to police safety	\$472.48	\$977.73	1 Child: \$977.73 2 or More: \$1,173.88	\$1,173.88
<b>POA ALADS Premier HMO</b> Available to police safety only	\$484.27	\$997.46	1 Child: \$997.46 2 or More: \$1,203.45	\$1,203.45
<b>Local 145 Anthem HMO</b> Available to fire safety	\$399.29	\$931.94	\$765.04	\$1,306.87



**Summary of Benefits & Coverage** – Every plan has a detailed Summary of Benefits & Coverage. Access links in the Employee Benefits Guide to learn more.

## Benefit Summaries

Every medical plan has a detailed Benefits Summary and Summary of Benefits and Coverage (SBC). Select the links below to learn more.

Medical Plan	Benefit Summaries and Summary of Benefits and Coverage (SBC)
<b>Kaiser Traditional HMO</b> Available to all employees	<a href="#">Kaiser Traditional HMO Benefits Summary</a> <a href="#">Kaiser Traditional HMO SBC</a>
<b>Kaiser Deductible HMO</b> Available to all employees	<a href="#">Kaiser Deductible HMO Benefits Summary</a> <a href="#">Kaiser Deductible HMO SBC</a>
<b>Cigna Scripps Select HMO</b> Available to all employees	<a href="#">Cigna Scripps Select HMO Benefits Summary</a> <a href="#">Cigna Scripps Select HMO SBC</a>
<b>Cigna HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	<a href="#">Cigna HMO Benefits Summary</a> <a href="#">Cigna HMO SBC</a>
<b>Cigna Open Access Plan (OAP) PPO</b> Available to all employees	<a href="#">Cigna Open Access Plan (OAP) Benefits Summary</a> <a href="#">Cigna Open Access Plan (OAP) SBC</a>
<b>Sharp Classic HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	<a href="#">Sharp Classic HMO Benefits Summary</a> <a href="#">Sharp Classic HMO SBC</a>
<b>Sharp Select HMO</b> Available to MEA, L127, DCAA, L911, POA, Unrepresented	<a href="#">Sharp Select HMO Benefits Summary</a> <a href="#">Sharp Select HMO SBC</a>
<b>Sharp Saver Deductible HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	<a href="#">Sharp Saver Deductible HMO Benefits Summary</a> <a href="#">Sharp Saver Deductible HMO SBC</a>
<b>POA ALADS Basic HMO</b> Available to police safety	<a href="#">ALADS HMO Benefits Summary</a> <a href="#">ALADS HMO SBC</a> <a href="#">ALADS Basic Dental PPO Benefits Summary</a> <a href="#">ALADS Basic Dental PPO SBC</a>
<b>POA ALADS Premier HMO</b> Available to police safety	<a href="#">ALADS HMO Benefits Summary</a> <a href="#">ALADS HMO SBC</a> <a href="#">ALADS Premier Dental PPO Benefits Summary</a> <a href="#">ALADS Premier Dental PPO SBC</a>
<b>Local 145 Anthem HMO</b> Available to fire safety	<a href="#">L145 Anthem HMO Benefits Summary</a> <a href="#">L145 Anthem HMO SBC</a>



**Find A Provider** – Before making an enrollment election, be sure to use the links on the find a provider page in the Employee Benefits Guide to search for providers in your area.

## Find a Provider

Before making your enrollment election, be sure to use the tools available to you to search for doctors in your area. The table below includes links to the carriers' find a doctor search pages.

Medical Plan	Find a Doctor (PCP or Network Provider)
<b>Kaiser Traditional HMO</b> Available to all employees	<a href="#">Kaiser</a> - Search by ZIP code, select PCP accepting new patients
<b>Kaiser Deductible HMO</b> Available to all employees	
<b>Cigna Scripps Select HMO</b> Available to all employees	<a href="#">Cigna Scripps Select HMO Find a Provider Search Page</a>
<b>Cigna HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	<a href="#">Cigna HMO Find a Provider Search Page</a>
<b>Cigna Open Access Plan (OAP) PPO</b> Available to all employees	<a href="#">Cigna OAP Find a Provider Search Page</a>
<b>Sharp Classic HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	Visit <a href="http://sharphealthplan.com/findadoctor">sharphealthplan.com/findadoctor</a> and select the Value Network
<b>Sharp Select HMO</b> Available to MEA, L127, DCAA, L911, POA, Unrepresented	Visit <a href="http://sharphealthplan.com/findadoctor">sharphealthplan.com/findadoctor</a> and select the Performance Network
<b>Sharp Saver Deductible HMO</b> Available to MEA, DCAA, L127, L911, POA, Unrepresented	Visit <a href="http://sharphealthplan.com/findadoctor">sharphealthplan.com/findadoctor</a> and select the Premier Network
<b>POA ALADS Basic HMO</b> Available to police safety	Visit <a href="http://anthem.com/ca/find-care">anthem.com/ca/find-care</a> and select "Basic Search as guest." Select the plan or network titled "California Care HMO."
<b>POA ALADS Premier HMO</b> Available to police safety	
<b>Local 145 Anthem HMO</b> Available to fire safety	Visit <a href="http://anthem.com/ca/find-care">anthem.com/ca/find-care</a> and search as a guest. Select a plan or network, *Select HMO.

**Depend on:**

- Your hire/promotion date
- When you enroll in benefits

**and**

- The month you want coverage to begin.

- Because premiums are pre-paid, you may have *catch-up premiums*.
- Catch-up Premiums refer to any premium payments that you missed payment of due to the timing you enrolled in coverage and what date you elected coverage to start.

**What Happens if I owe catch-up premiums:**

- Catch-up premiums will be deducted in addition to your regular premium deductions (typically 2-4 pay periods)
- Once your enrollment is complete, the Benefits Office will contact you if your elections trigger catch-up premiums.

**Don't worry:**

- Flexible Benefit credits will be retroactive to your hire/promotion date for each pay period where you posted 40-hours of eligible time and may help offset the cost of catch-up premiums

## When will my coverage start?

1<sup>st</sup> of the month  
following your  
hire/status change  
date

OR

Delay an additional  
month

*Example:* If date of hire  
is in the month of  
January, you can  
choose to start  
coverage on February  
1<sup>st</sup> or March 1<sup>st</sup>



	2025						
	S	M	T	W	TH	F	S
Jan			①	2	3	4	
	5	6	7	8	9	10	11
	12	13	14	15	16	17	18
	19	20	21	22	23	24	25
Feb	26	27	28	29	30	31	1
	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
	16	17	18	19	20	21	22
Mar	23	24	25	26	27	28	1
	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
	16	17	18	19	20	21	22
Mar	23	24	25	26	27	28	29
	30	31	1	2	3	4	5

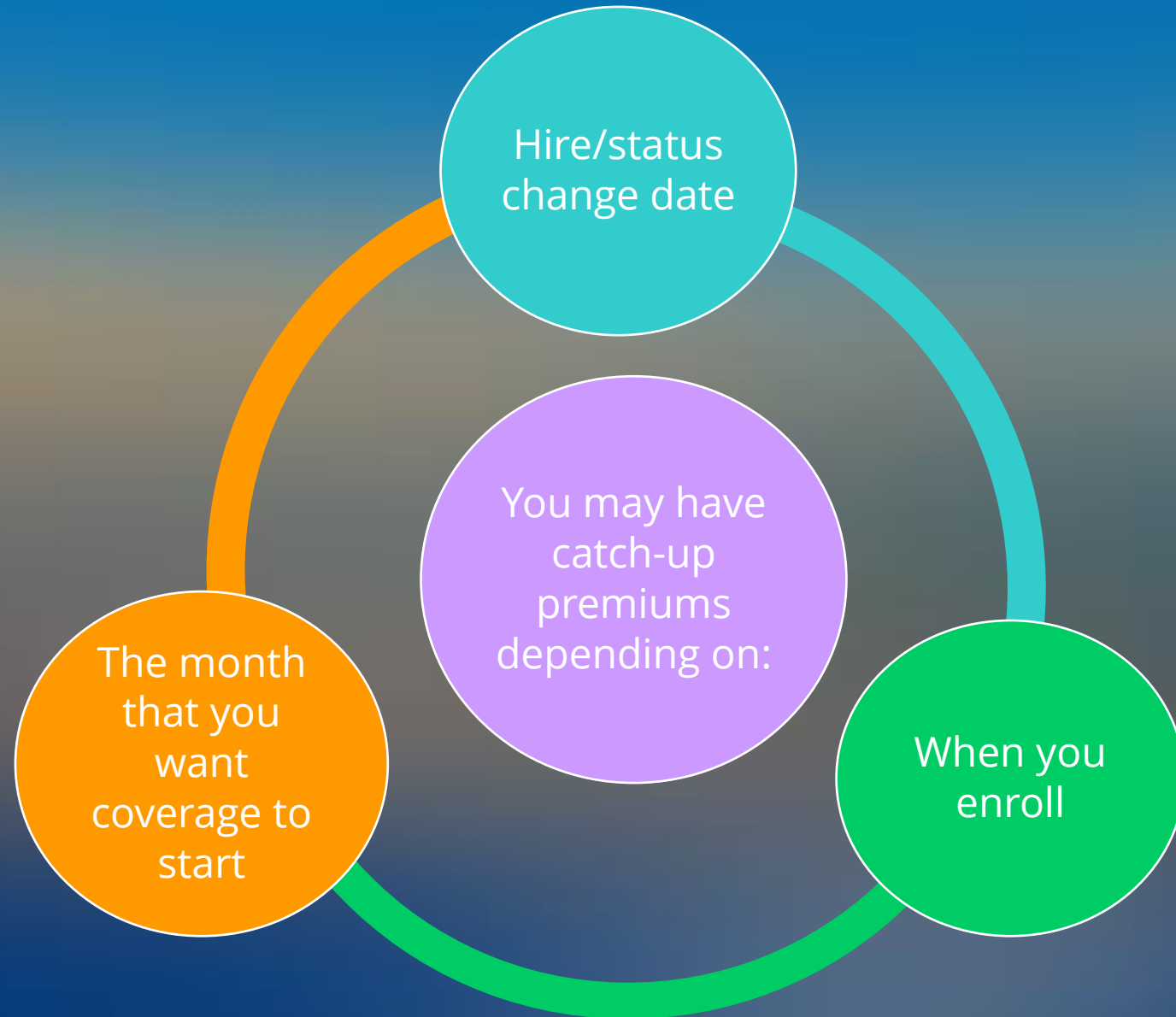
Premiums deducted from pay periods in one month pay for the next month's coverage

**Example:** Premiums deducted from the two pay periods ending in January, pay insurance coverage for February

## A Payroll calendar can be found towards the end of the Employee Benefits Guide

Payroll Dates <i>26 pay periods a calendar year</i>		Payroll Deductions <i>24 of the 26 pay periods a year will have health/FSA deductions</i>	
Pay Period	Pay Day	FSA Payroll Deductions	Health Plan Premium Coverage Month
A pay period is the recurring time frame during which an employee's work hours are tracked. Hours worked during the pay period will be paid on the corresponding pay day. Biweekly pay periods begin every other Saturday and end on a Friday.	Pay days for the specified pay period, occur two weeks after the pay period ends, which is every other Friday.	Annual FSA contribution elections will be divided amongst the 24 pay periods in the year and will be deducted from your paycheck on a pre-tax basis.	Health plan premiums are pre-paid, one month in advance. Premium payments that pay for coverage in the following month are paid in pay periods ending in the month prior ( <i>ex: pay periods ending in May pay for June coverage</i> )
11/23/2024-12/06/2024	12/20/2024	23rd 2024 FSA Deduction	January 2025
12/07/2024-12/20/2024	1/3/2025	24th 2024 FSA Deduction	January 2025
12/21/2024 - 01/03/2025	1/17/2025	N/A	N/A
01/04/2025-01/17/2025	1/31/2025	1st 2025 FSA Deduction	February 2025

\*This calendar can be used to determine how many FSA contributions will be made over the remainder of the year & help you to understand if you met the FBP credit requirements in any given pay period





## Meet Sandy

- Sandy is a new hire as of Feb. 21st
- Sandy wants her coverage to begin on the first of the month following her hire date (Mar. 1st)
- Sandy did not log in and make her elections until Mar. 10<sup>th</sup> as she was still within her 30-day enrollment window
- Sandy works Monday-Friday 8-hour days



### As a result:

- No premiums were collected in the first two pay periods following the date Sandy was hired (Feb. 14<sup>th</sup> and Feb. 28<sup>th</sup>) resulting in 2 catch-up premiums
- Sandy did not have 40 hours of FBP credit eligible time in the first pay period, but is owed retroactive FBP credits for pay period ending Feb. 28<sup>th</sup> which will help offset some of the cost of her catch-up premiums

Feb	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
	16	17	18	19	20	21	22
	23	24	25	26	27	28	1
Mar	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
	16	17	18	19	20	21	22
	23	24	25	26	27	28	29
Apr	30	31	1	2	3	4	5
	6	7	8	9	10	11	12
	13	14	15	16	17	18	19
	20	21	22	23	24	25	26
	27	28	29	30	1	2	3

## Catch-Up Premiums (Example) Continued

	Retroactive		Current		Year to Date
	Hours	Amount	Hours	Amount	Amount
Gross Wages					
A/L VACATION					707.20
DISCRETIONARY LEAVE					2,321.60
FLOATING HOLIDAY					723.20
HOLIDAY PAY					3,306.64
PAY IN LIEU					6,374.39
CITY FBP CREDITS		350.00		350.00	700.00
SALARY		16,630.40		4,157.60	11,530.68
Total Gross Wages		18,627.64		4,507.60	113,837.87
Pre-Tax Deductions					
KAISER PRE TAX				740.60	740.60
City DPPO Dental Pre Tax				42.94	4,597.74
COSD VISION PRE TAX				4.70	759.52
DMV PRE				243.05	4.70
401 (K) SAVINGS PRE TAX				35.00	253.99
401a Man pre				201.07	2,097.25
RET TIER II GEN EE				2,623.45	735.00
Total Pre-Tax Deductions				3,942.78	1,009.29
					11,398.64
					21,596.73

- FBP credits are paid back to the date of benefit eligibility for pay periods where the 40-hour FBP credit requirement was met. This will show in the "Retroactive" section on the pay statement
- Catch-up premiums will be split up over 2 checks and combined with the current premiums owed [ $\$370.30$  (current premium owed) +  $\$370.30$  (1 catch-up premium) =  $\$740.60$ ]

There is still one more catch-up premium that will be collected on Sandy's next check



Any questions?







# Flexible Spending Accounts (FSA)

## What is a Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allows you to set aside pre-tax dollars and/or excess FBP credits (Flex credits) from every paycheck to help pay for qualified expenses that are incurred during the plan year, as long as receipts are submitted by the claim's deadline.

The City of San Diego offers two types of FSA accounts for tax savings on eligible expenses:

### DMV FSA



*Dental, Medical, and Vision  
Flexible Spending Account*

Used to pay for **qualifying health expenses**  
that are incurred during  
the plan year.

### DCC FSA



*Dependent/Child Care  
Flexible Spending Account*

Used to pay for **qualifying dependent care expenses**  
that are incurred during  
the plan year.



## Dental/Medical/Vision (DMV) FSA

Healthcare expenses for employee and eligible dependents:

- Spouse
- Child through the end of the calendar year in which they turn age 26
- Domestic Partner that is a tax dependent
- Other: a relative that meets the tax dependent threshold

## Dependent/Child/Care (DCC) FSA

Dependent/Child/Care expenses for eligible dependent:

- Child under the age of 13
- Disabled spouse, elderly parent, or other dependent who:
  - Is physically or mentally incapable of self-care
  - Lived with the employee for more than half of the year
  - Care is needed so the employee (or spouse) can work, look for work, or attend school full time



## Designate a plan year contribution amount which is deducted semi-monthly basis throughout the plan year

IMPORTANT: The Plan Year ends on December 31<sup>st</sup>. This means that your contribution is split over the remaining pay periods in the year.

### DMV FSA

- Minimum contribution \$240
- Maximum contribution \$3,200

Per  
Person

### DCC FSA

- Minimum contribution \$240
- Maximum contribution \$5,000

Per  
Household



# Determining your Flexible Spending Account (FSA) Contribution

How to calculate your total annual FSA election



1) Decide how much you want deducted per check



2) Count how many paychecks are left in the plan year (remember there is a payroll calendar in the back of the Employee Benefits Guide)



3) Multiply the amount you want deducted semi-monthly by remaining paychecks in the year



4) Enter the total annual amount in the Benefit's Election portal for FSA

### Plan Carefully

- Any unused funds are forfeited

### Designated Funds in the FSA Account

- Services and purchases must be incurred by the grace period deadline, with receipts submitted by the run-out period deadline, to be reimbursed

### Unused/Unclaimed Funds

- Cannot be carried over into the next plan year, and are forfeited



Expenses for the 2025 plan year must be incurred by March 15, 2026, and submitted to HealthEquity/WageWorks by March 31, 2026





HealthEquity/  
WageWorks  
provides:

Debit  
Card

For DMV FSA only (preloaded with the full annual amount) There is not a debit card option for DCC FSA

Submit  
Receipts

Through Cellphone App or Online Portal with  
24-hour access

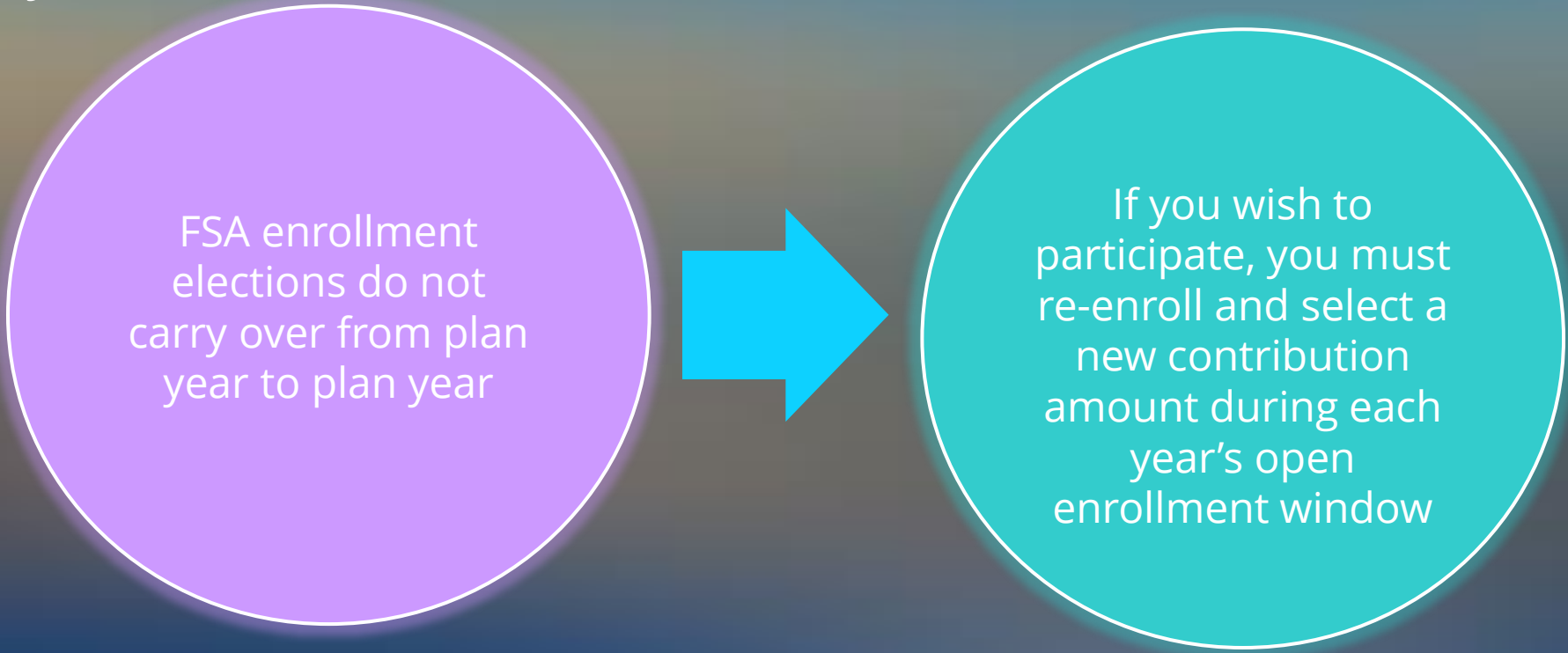
Recurring  
Expenses

Ability to set up payments for recurring expenses

When you enroll in the FSA reimbursement option you will receive information on how to establish a log-in with HealthEquity/WageWorks and process claims

## Don't Forget!

If you enroll in the FSA, that election is only valid for the current 2025 plan year:



FSA enrollment elections do not carry over from plan year to plan year

If you wish to participate, you must re-enroll and select a new contribution amount during each year's open enrollment window



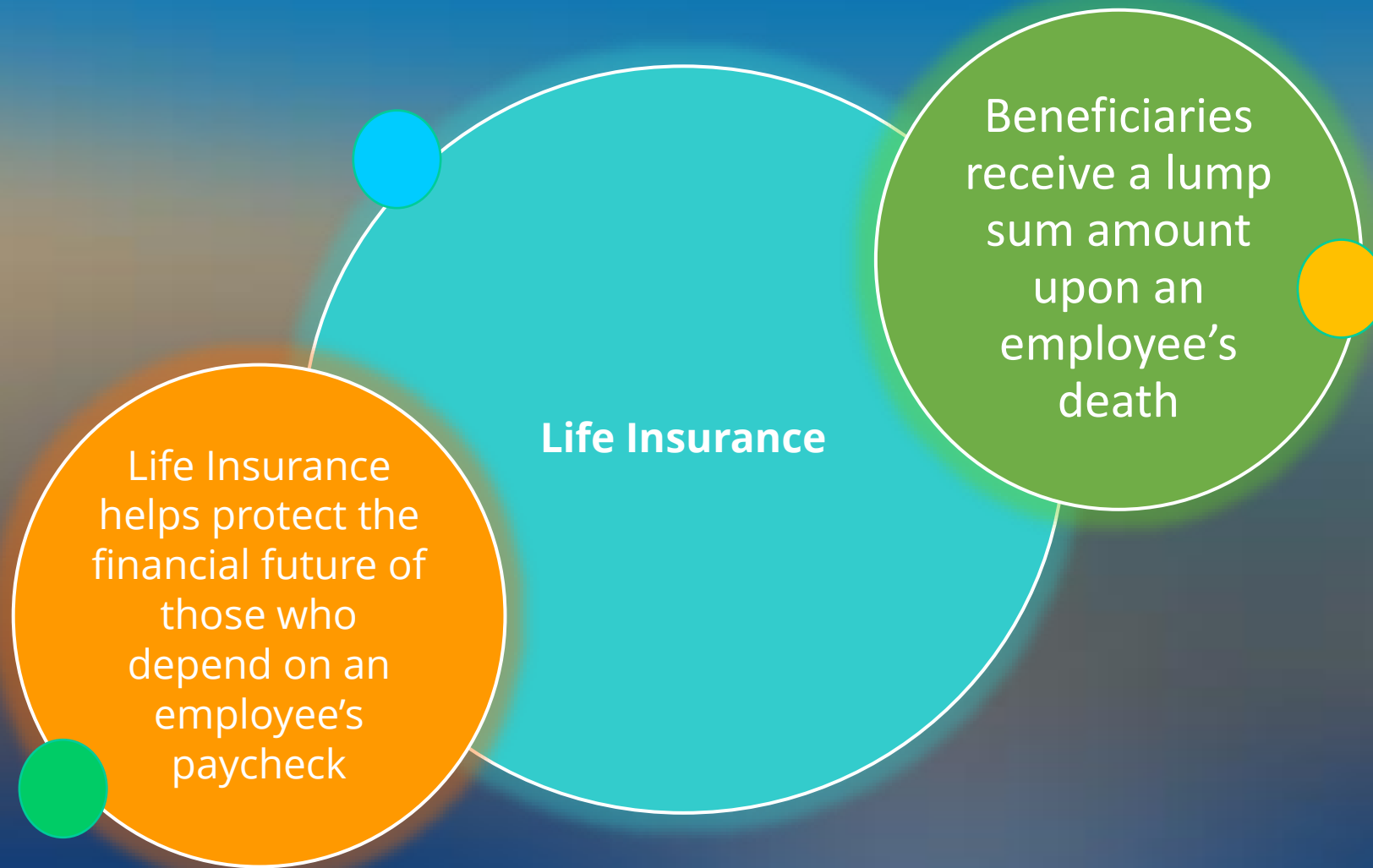
Any questions?







# Life Insurance Plans





## What is Basic Life Insurance?

- Covers employee only
- Pre-tax contribution
- Coverage ends after the employee's last day of active employment

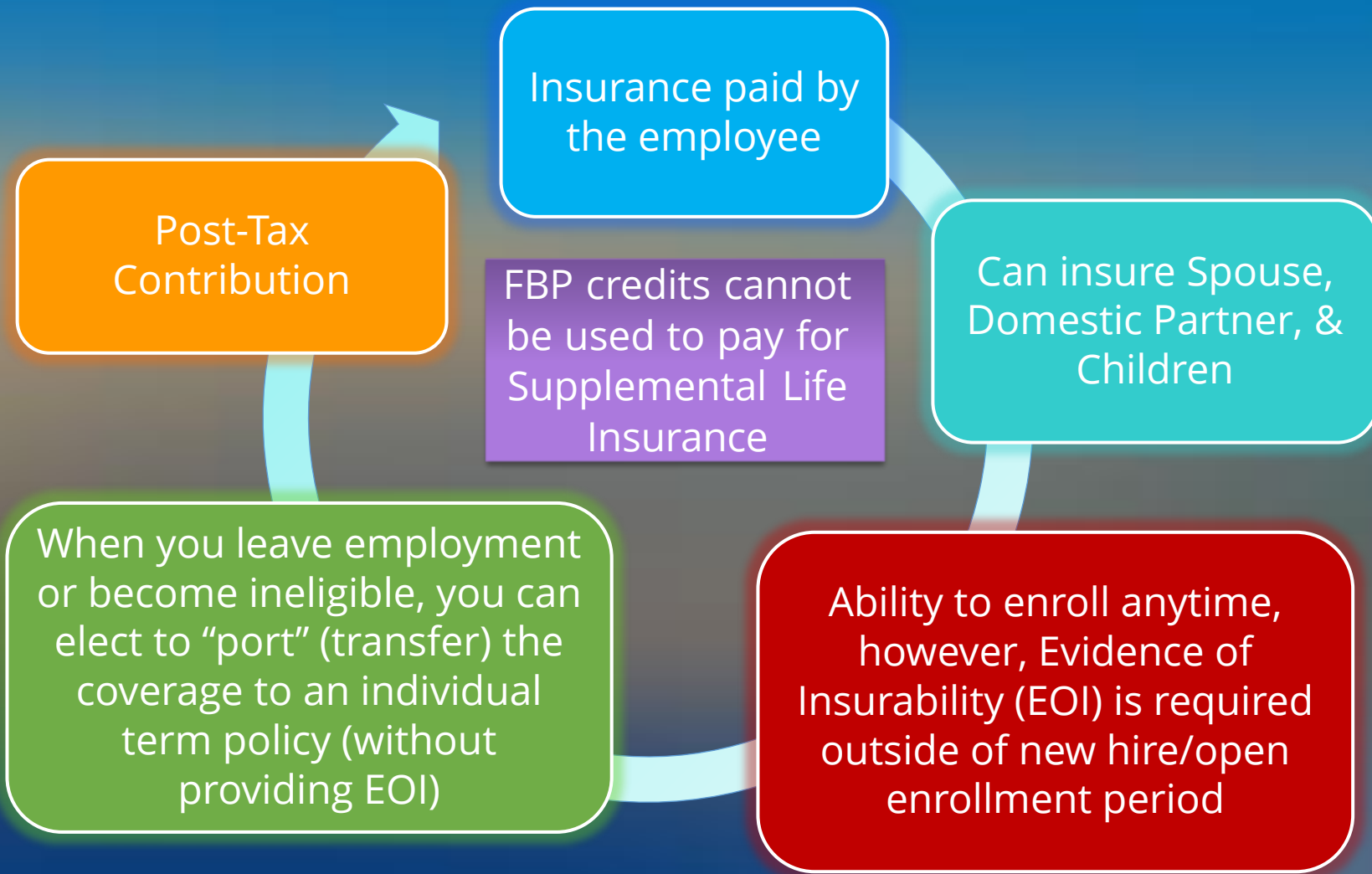


FBP credits are used to pay for Basic Life Insurance

Classifications	Semi-Monthly Cost
<ul style="list-style-type: none"><li>• MEA</li><li>• Local 127</li><li>• Local 911</li></ul>	<p><u>Members can designate a level of insurance coverage</u></p> <ul style="list-style-type: none"><li>• \$10,000 Policy = \$0.15</li><li>• \$25,000 = \$0.38</li><li>• \$50,000 = \$0.75</li></ul>
<ul style="list-style-type: none"><li>• Deputy City Attorney Association (DCAA)</li><li>• Unrepresented &amp; Unclassified</li></ul>	<ul style="list-style-type: none"><li>• Automatically receive \$50,000 Basic Life Insurance</li><li>• Cost paid by the City of San Diego (COSD)</li></ul>

**Don't forget to make your beneficiary election(s)**





**Note:** If you and your Spouse/Domestic Partner are both employed by the city, only one Supplemental Life Insurance plan can be purchased per employee, and a child may only be covered by one employee

Employee  
(Guaranteed issue \$250,000)

- May be insured up to \$500,000
- Evidence of Insurability (EOI)\* required if coverage exceeds \$250,000
- Application is subject to approval by the insurance company

Spouse/Domestic Partner  
(Guaranteed issue \$50,000)

- May be insured up to \$500,000
- Evidence of Insurability (EOI)\* required if coverage exceeds \$50,000
- Application is subject to approval by the insurance company

Child/ren  
Biological, Adopted, Stepchildren,  
and/or children of Domestic  
Partner-up to age 26

- May be insured for \$5,000 or \$10,000
- No Evidence of Insurability (EOI) is required
- Must be enrolled in Employee or Spouse/Domestic Partner Supplemental life, to be eligible

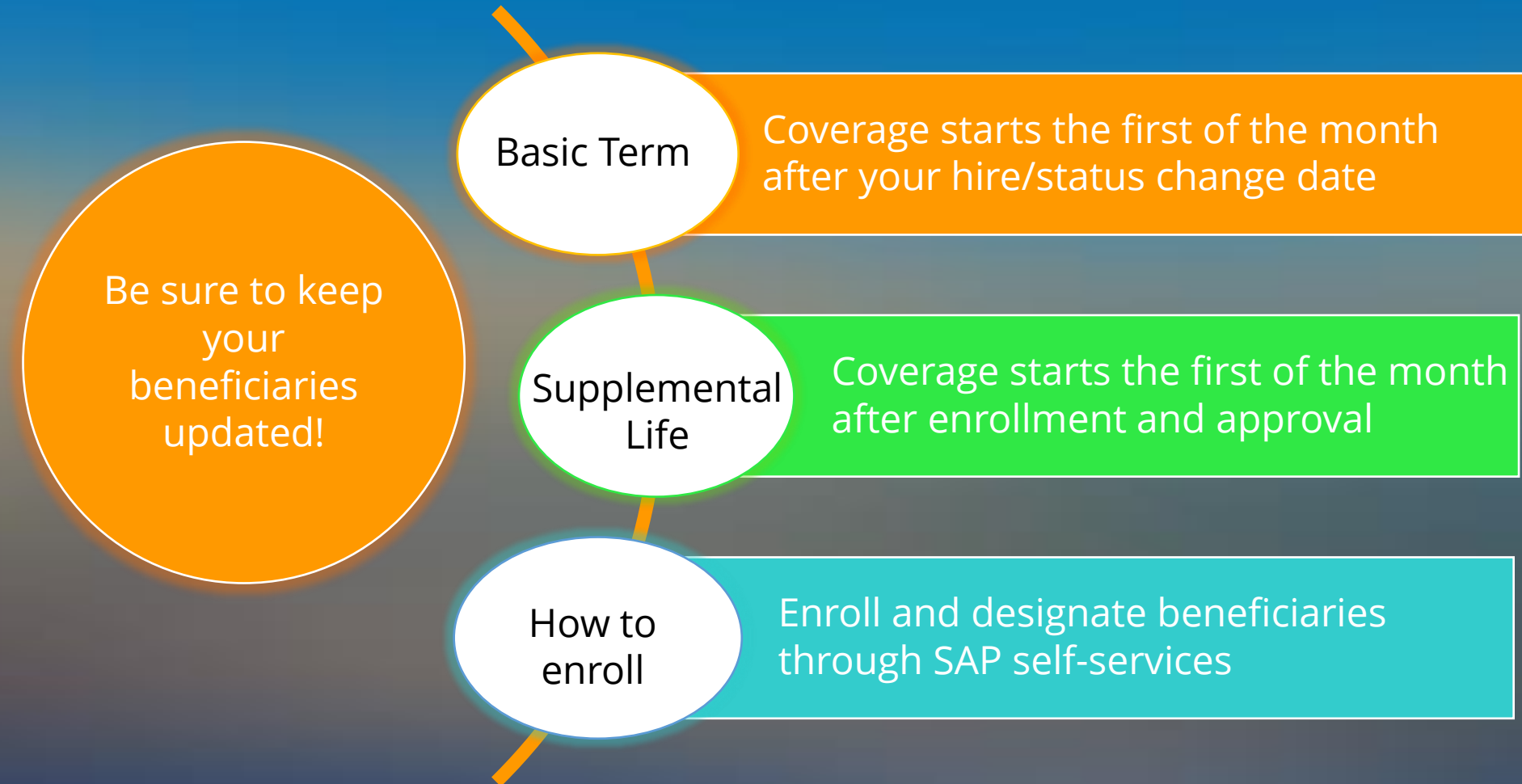
\*Premiums will not be charged for pending coverage due to EOI

\*Guaranteed issuance will be provided until the coverage is approved by the insurance company

## Keep in mind:

Combined dependent coverage for family or other dependents may not exceed employee's combined Basic & Supplemental Life total amount





**Note:** If you are married, your spouse/registered domestic partner must receive at least 50% of the community property interest, unless he/she signs a notarized [consent waiver](#).



Any questions?





# How Do I enroll in Benefits





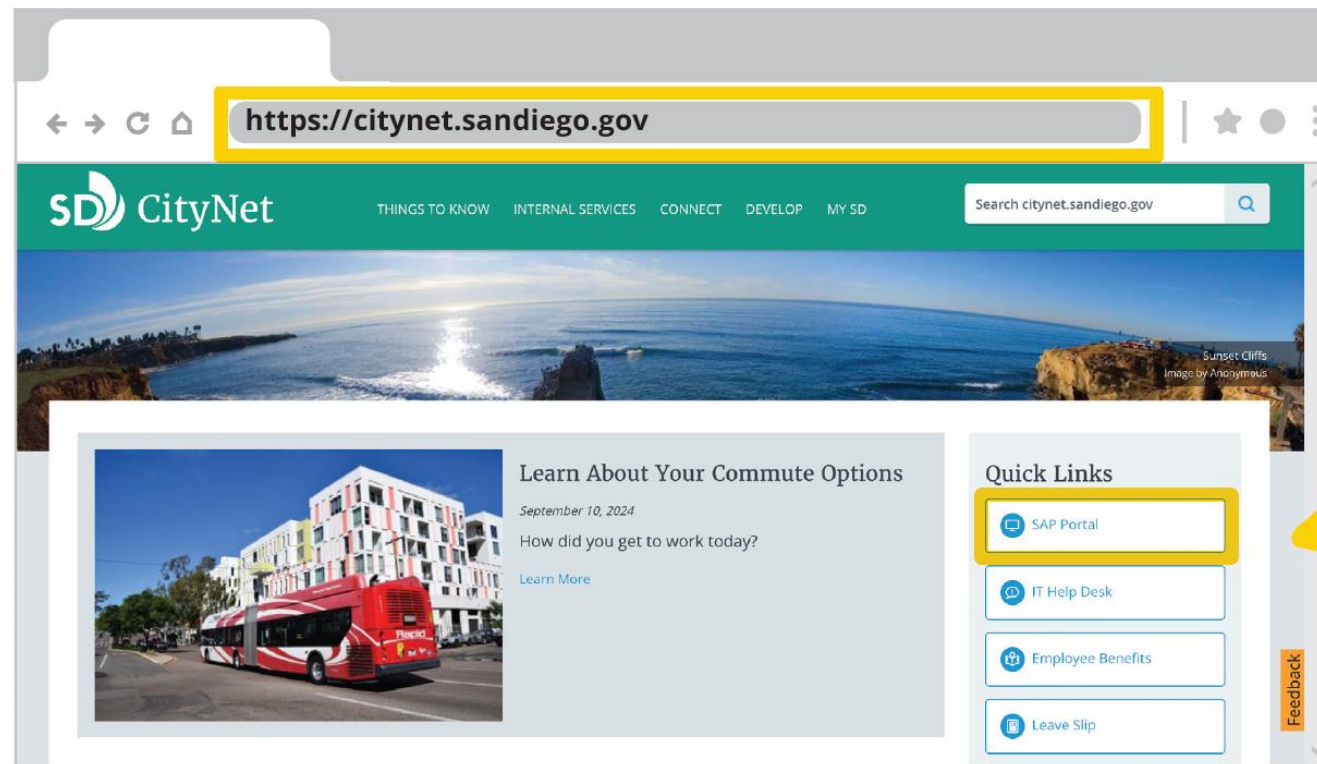
**Be sure to enroll in the Flexible Benefits Plan within the first 30-days of becoming eligible!**

*This may be within the first 30-days of becoming a new hire/rehire, or the first 30-days of becoming newly eligible for benefits due to a status change.*

# How do I enroll?

1

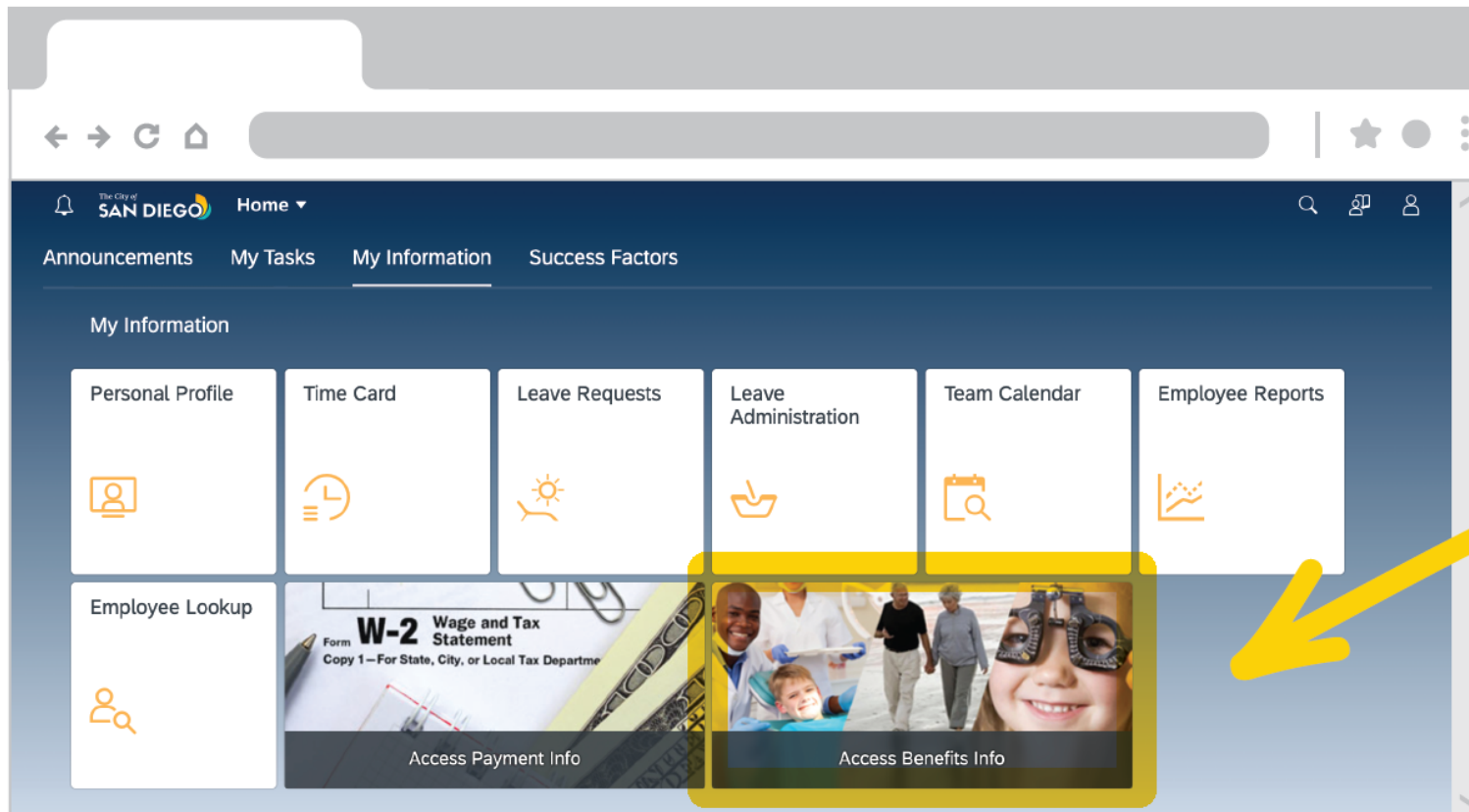
From Citynet, select the SAP Portal located under "Quick Links" on the right.



## How do I enroll?

2

Select "Access Benefits Info" tile from the SAP self-service portal.

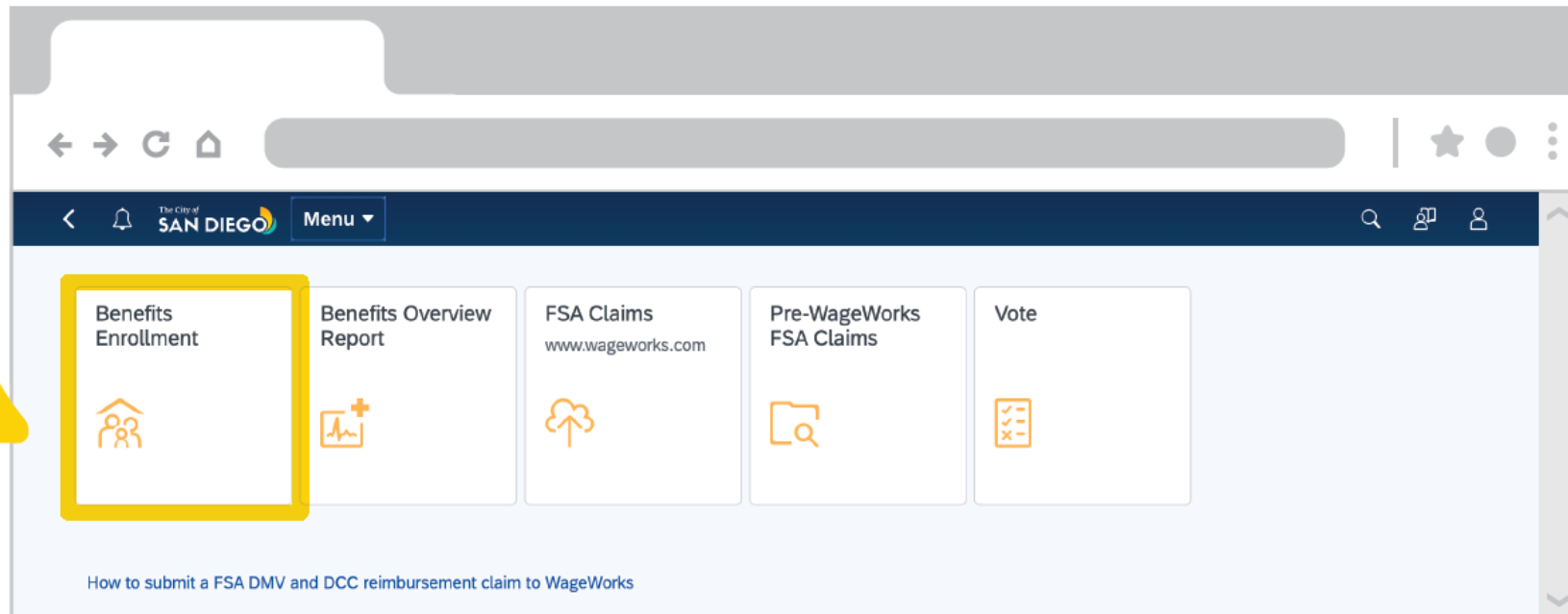




## How do I enroll?

3

Select "Benefits Enrollment" tile.



# How do I enroll?

4

## Select the applicable enrollment event and then select “Continue”

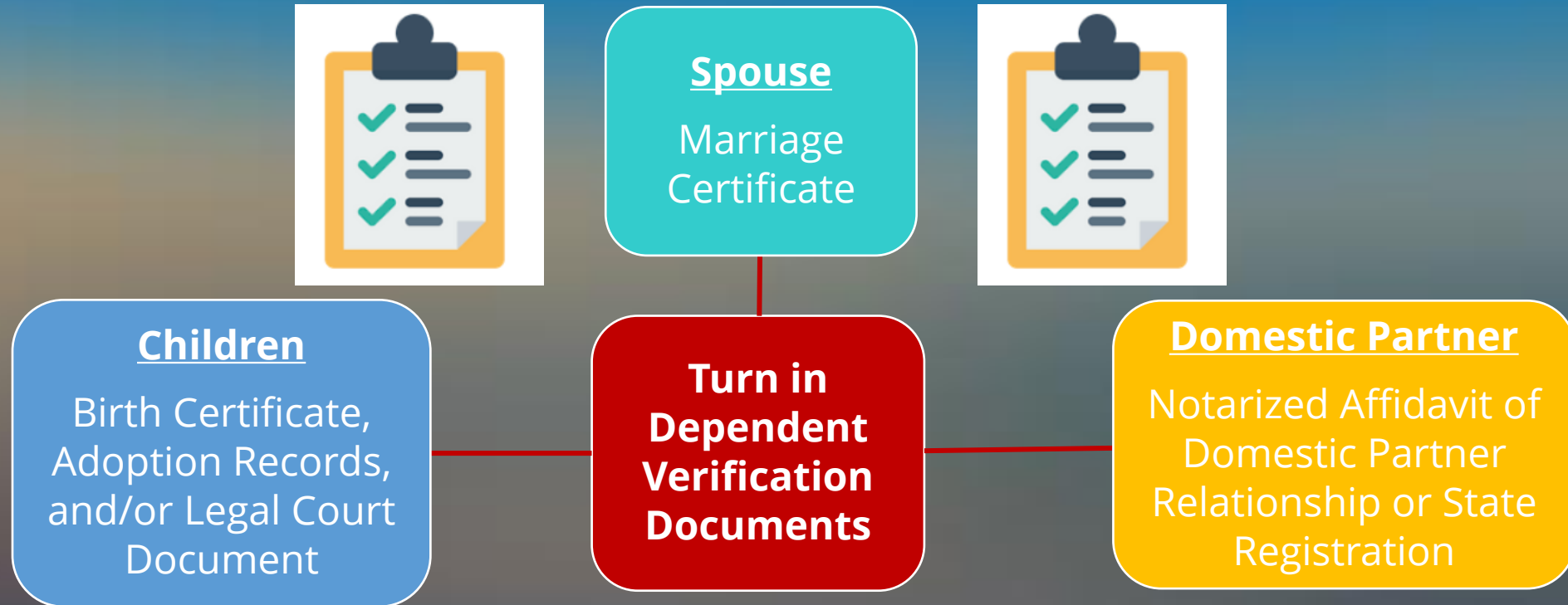
The image below displays all possible enrollment events, however, only one of the events will appear on your enrollment portal depending on your situation:

- New Hire - you will see the “New Hire” event if you are a new hire.
- Rehire - you will see the “Rehire” event if you are a rehire.
- Job/Class Change - you will see the “Job/Class Change” event if you are a current City employee who experienced a status change resulting in eligibility for benefits.

The screenshot shows a web browser window with the 'Benefits Enrollment' portal. At the top, there is a navigation bar with 'English | Spanish' and a settings icon. Below this is a progress bar with five steps: 'Select Event' (highlighted with a blue circle), 'Dependents & Beneficiaries', 'Enrollment', 'Plan Summary', and 'Confirmation Statement'. The main content area is titled 'Eligible Events' and includes a 'Hide Help' button. A message states: 'Please select the event below that best describes your benefit enrollment'. Below this is a table with three columns: 'Event', 'Start Date', and 'End Date'. The table lists three events: 'New Hire Enrollment', 'Job/Class Change', and 'Rehire'. A yellow box highlights the 'Continue' button at the end of the table, and a yellow arrow points to it.

Event	Start Date	End Date
New Hire Enrollment		
Job/Class Change		
Rehire		

## What should I do after I enroll



**Your dependents will be dis-enrolled if the dependent verification documents are not received within 30-days from the date your enrollment period ends**





For Future Reference

## When will I be able to make changes to my benefits?

Within 30-days from the date you were hired, rehired, or from your Status Change date that allowed you to become benefits eligible (changes outside of this window are not permitted)

Annual Open Enrollment Period: Enrollment period occurs in the fall (October/November 2025), and the elections that you make become effective January 1, 2026.

Within 30-days from the date you experience a [Qualifying Life event](#)

## What is a Qualifying Life Event

A Qualifying Life Event is an IRS-approved major life event that allows you to make changes to your health benefits outside of the annual open enrollment period.

Marriage

Birth or  
Adoption

Divorce

Court Order

Loss of  
Coverage

Gain of  
Coverage

Visit <https://www.sandiego.gov/risk-management/services/qualifying-events> for a complete list of qualifying events

## What should I do if I experience a Qualifying Life Event?

Complete the  
Qualifying Event Form  
in SAP within 30-days  
from the qualifying  
event date

Submit the required  
supporting  
documentation

If 30-day deadline is  
missed, changes will  
not be allowed until  
next Open Enrollment  
Period



## Important Deadlines

If you don't enroll by the deadline:

You will automatically be enrolled in the lowest cost medical plan and the lowest tier of Basic Life Insurance that is available to you. **Remember! Even if you want to waive medical coverage, you must log into the portal and make an election**

Be mindful of catch-up premiums

Contact Benefits if you have questions

Dependent Verification Documents

If you do not provide the Dependent Verification documents within 30-days from the close of your enrollment window, your **dependents will be disenrolled**



## Contacts

### Employee Benefits

**Phone:**

(619) 236-5924 Option 1

**Email:**

[Benefits@san Diego.gov](mailto:Benefits@san Diego.gov)

**Fax:**

(858) 581-5312

**Mail Stop:** 51B

**Website:**

[https://citynet.san Diego.gov/  
my-sd/employee-benefits](https://citynet.san Diego.gov/my-sd/employee-benefits)

### Employee Savings

**Phone:**

(619) 236-6600

**Email:**

[Retirement@san Diego.gov](mailto:Retirement@san Diego.gov)

**Fax:**

(619) 581-5312

**Mail Stop:** 51B

**Website:**

[https://www.san Diego.gov/ri-  
skmanagement/retirement-  
savings-plans](https://www.san Diego.gov/ri-skmanagement/retirement-savings-plans)

### Long-Term Disability

**Phone:**

(619) 236-6100

**Email:**

[LTD@san Diego.gov](mailto:LTD@san Diego.gov)

**Fax:**

(619) 533-3203

**Mail Stop:** 51B

**Website:**

[https://www.san Diego.gov/ri-  
skmanagement/services/lo-  
ng-term-disability](https://www.san Diego.gov/ri-skmanagement/services/long-term-disability)

\*If sending Dependent Verification Documents via email or fax, please add a subject line/cover sheet: **Your Name**-Dependent Verification



Any questions?







# Other Benefits

## Other Benefits

Disability Benefits	The City's long-term disability plan provides replacement income to you in the event of a qualified disability (sickness, injury, or pregnancy) that prevents you from working.
Wellness Program	The Wellness Program provides employees with free resources and tools to assist in the prevention of chronic diseases by creating a supportive environment of health and wellness in the workplace. Programs include weekly virtual fitness classes, monthly webinars, and fitness challenges.
Employee Assistance Program (EAP)	EAP is a voluntary, confidential program that provides free services to employees and their families to help them manage personal and work-related issues. Services include counseling, referrals, online tools and much more. Note: EAP is administered by Cigna, however, all City employees have access to the EAP services regardless of whether they are enrolled in a Cigna medical plan, or not)

## Other Benefits

### Transportation Alternatives Program (TAP)



The Transportation Alternatives Program (TAP) is a benefits program that incentivizes and encourages City employees to utilize mass transit and vanpools as their primary mode of transportation. Programs include:

Metropolitan Transit System (MTS) U-Pass: The City employee U-Pass program provides employees with free MTS transit pass which includes unlimited access to MTS bus and trolley services at no cost. The MTS transit pass system is referred to as “PRONTO”.

North County Transit District (NCTD): Employees also have the option to add the COASTER to their MTS PRONTO card as a subsidized cost.

Vanpool: City employees can arrange for a vanpool directly through Commute with Enterprise. The City subsidizes the cost of the vanpool for eligible participants





# Retirement Plans Overview

- ❖ Employees will automatically be enrolled in one of the City's Mandatory Retirement Saving's plans, and the SDCERS Pension plan.
- ❖ Mandatory Contributions are taken from your bi-weekly paycheck on a pre-tax basis.

#### Mandatory Retirement Savings Plans:

**Employees are automatically enrolled into the 401(a) if:**

- Hired on/after July 01, 2009
- or
- Hired prior to July 01, 2009, but withdrew funds from the SDCERS Pension Plan (typically rehires)

**Employees are automatically enrolled in the SPSP if:**

- Hired prior to July 01, 2009, and kept funds on deposit with SDCERS

#### Pension Plan:

- Employees will be automatically enrolled in the SDCERS Pension Plan

## 401(a) Contributions:

New hires, newly eligible employees, and rehires that join the SDCERS pension system, will automatically be enrolled in the 401(a) if:

- Original hire date is on/after July 01, 2009

OR

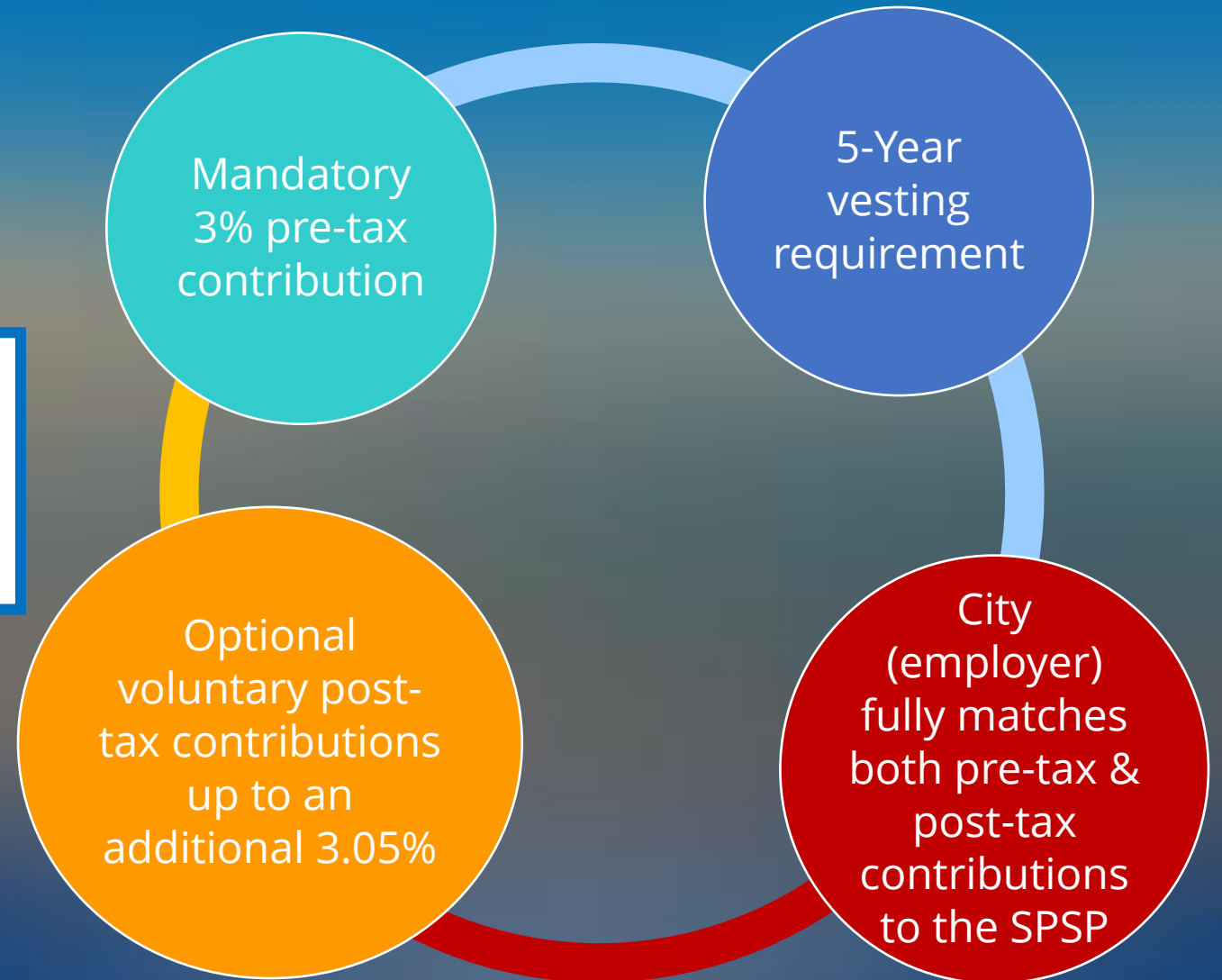
- Hire date was prior to July 01, 2009, and you withdrew funds from SDCERS





## SPSP Contributions:

SDCERS members that were originally hired prior to July 01, 2009, and kept funds on deposit with SDCERS



## What if I want to save more money for Retirement?

Two Defined Contribution Plans (not matched) – available to all employees



Can contribute up to the maximum contribution into both voluntary plans



Minimum contribution \$10

**457(b)  
and/or  
401(k)**

### 2025 maximum contributions:

\$23,500 if under age 50

\$31,000 if over age 50

\$34,750 if between the ages of 60-63

Age is based on the age you will be as of 12/31/2025

## 401(k) Contributions



**401(k) Flex Contribution**  
(FBP credit tiers with a cashback option)

**Anytime Saving's 401(k) Contribution**

What changes can be made

Anytime  
(Contact Benefits to request a change)

Anytime  
(Self-service portal)

Where the contribution is pulled from

Remaining FBP credits

Bi-weekly earnings

When contributions are deducted

Semi-monthly (24 pay periods)

Bi-weekly (26 pay periods)

No City match

401(k) Flex: Have the option to contribute remaining FBP credits (only available to tiers with a cashback option)

401(k): Pre-tax and/or post-tax (Roth) contributions are made through payroll deductions



## 457(b) Deferred Compensation Contributions

Pre-tax or post-tax (Roth) contributions are made through payroll deductions



No City match

**Note:** Pre-tax contributions to the 457(b) will decrease the eligible compensation that is used to determine the 1% contribution that is made mandatorily to the 401(a) saving's plan, thus causing a reduction in the amount that you contribute, and the amount that the city matches to the 401(a)

## Beneficiaries

Retirement saving's plans require a designated beneficiary for each plan (these are separate from Life Insurance)

Beneficiary designations must be made on the financial institution's website

[principal.com/welcome](https://principal.com/welcome)

- SPSP
- 401(a)
- 401(k)

[calpers.voya.com](https://calpers.voya.com)

- 457(b)

**Note:** If you are married, your spouse/registered domestic partner must receive at least 50% of the community property interest unless he/she signs a notarized consent waiver. Please contact the financial institution for more information on the waiver option.

## How Do I enroll?

### Mandatory Savings plans:

Automatic Enrollment

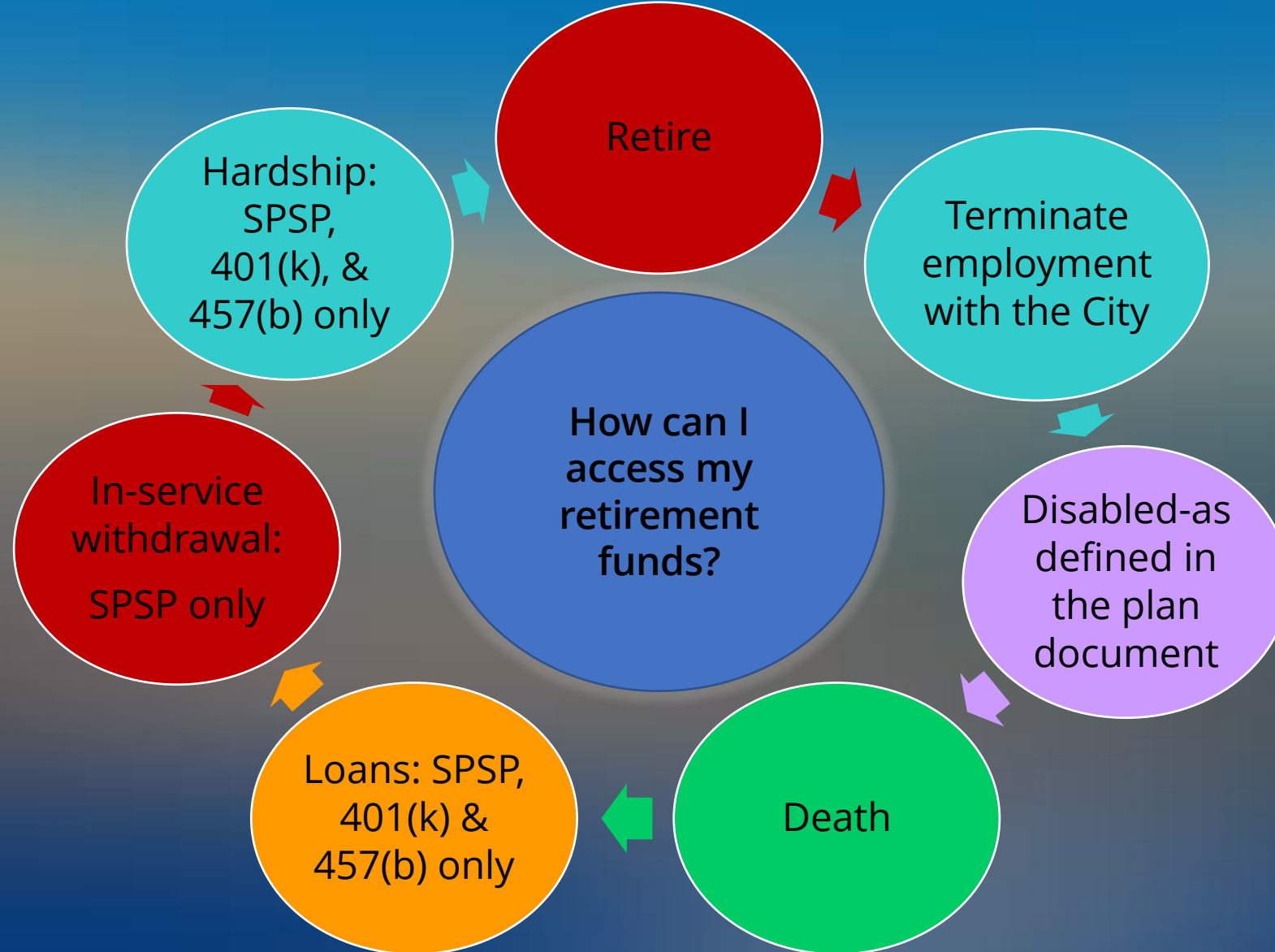
### Voluntary Savings plans

Enroll at any time during the year through SAP Portal > Benefits Enrollment Application > Retirement Savings

### Effective dates (from date of enrollment):

- 401(k) - next pay period
- 457(b) Deferred Compensation Plan - next pay period





## Retirement Saving's Plan Administrators

Once you have made your very first contribution to your retirement account, a profile and account will be automatically created for you with Principal or CalPERS/Voya, at which point:

- A welcome packet will be mailed to you
- You can create a login, and setup Multi-Factor-Authentication (MFA)
- You can login and designate your beneficiaries
- Resources are available online (tools, webinars and financial guidance)

<b>Principal</b> 401(a), 401(k), & SPSP	<b>CalPERS</b> 457(b)
Phone: (800) 986-3343	Phone: (800) 260-0659
Website: <a href="https://Principal.com/welcome">Principal.com/welcome</a>	Website: <a href="https://CalPERS.voya.com">CalPERS.voya.com</a>

It is crucial that you understand the importance of account security and two-factor authentication. Setting up MFA is a key step in safeguarding your account against identity theft and fraud.



# Retiree Medical Trust (RMT) Overview



## What is the Retiree Medical Trust (RMT)?

The Retiree Medical Trust is a Health Reimbursement Account (HRA) for general members hired on or after July 1, 2009

HRA Administrator:  
Voya Financial Health Account Solutions  
Phone: (833) 232-4673  
Email: HASinfo@voya.com

**Mandatory  
0.25%  
employee  
contribution**

**City match  
100%**

**Eligible  
employees are  
automatically  
enrolled**

**Welcome  
packet will be  
sent in  
approximately  
60-days**

**Default fund:  
Vanguard  
Prime Money  
Market**

**Can register  
online and  
change  
allocation**

## How can I utilize the Retiree Medical Trust (RMT)?

The account becomes available when you leave City employment

The account may be utilized for:

- \*Purchase of Medical and/or**
- \*Reimbursement of IRS section 213 allowable services (Doctor Appointments, Medical Prescriptions, etc. )**

Reimbursements are not taxable



Any questions?







**SDCERS<sup>®</sup>**  
San Diego City Employees' Retirement System

The City of  
**SAN  
DIEGO**

# Defined Benefit Plan vs. Defined Contribution Plan

- SDCERS Pension = Defined Benefit Plan
  - Guaranteed lifetime monthly benefit, regardless of how long you live after retirement or financial market fluctuations
  - Limited to single monthly payment in retirement
  - No loans or early withdrawals
- 401(a), SPSP, etc. = Defined Contribution Plan
  - Can begin withdrawing funds when you reach age-eligibility
  - Owner of account has control over investment decisions and the balance fluctuates with the market

# How an SDCERS Pension Works

- Must be both age and service-eligible before you can service retire and receive a lifetime monthly pension benefit from SDCERS
- General Members are eligible to retire at:
  - Age 62+ with at least 10 years of service credit
  - Age 55+ with at least 20 years of service credit

## Pension Benefit Formula

Retirement Factor    x    Service Credit    x    Final Compensation

= Pension Benefit



# Deferred Service Retirement

- A member who is *service-vested*, but not *age-eligible* to retire, may leave their contributions and interest with SDCERS
  - Called a “deferred vested member”
- Once they become age-eligible, they can service retire and begin receiving their monthly pension benefit
- If they withdraw their contributions and interest when they leave City employment, they lose their right to a pension

# Termination Before Vesting

- A *non-vested* member can still leave their contributions and interest with SDCERS, where they will continue to accrue annual interest at the applicable discount rate (currently 6.5%)
  - If they ever return to City employment, they will resume SDCERS membership according to their original pension plan tier
- They can also withdraw their contributions and interest (as a lump sum or rollover) when they leave City employment,
  - They will be unable to establish reciprocity
  - If they return to City employment in the future, they will have the option to repay their contributions *plus interest*, as a one-time lump sum payment, in order to pick up where they left off
  - Lump sum withdrawal subject to state and/or federal tax withholding

# Reciprocity

- The idea that a member may be able to combine reciprocal service credit with SDCERS service credit
- Benefits → combine service credit for vesting purposes, lower entry age, both systems use highest final compensation to calculate pension benefit
- SDCERS has reciprocity with almost all other California public agencies
- In order to establish and maintain reciprocity → must move from one reciprocal agency to another within 6 months, no overlapping service, leave contributions on account with all systems, and retire simultaneously
- Receive one pension benefit from SDCERS based on City service, and second pension benefit from reciprocal system



# Member Portal

SDCERS<sup>®</sup>  
San Diego City Employees' Retirement System

Search the website 🔍 A- A+ 🏠 HOME 📞 CONTACT **MEMBER PORTAL**

About SDCERS Latest News Resources Board Meeting Agendas Financials & Investments Email Signup


**Look Up Your Benefits**

🏢 CITY ⚓ PORT ✈️ AIRPORT

Use the Member Portal to do things like view and update your beneficiaries, estimate your future pension benefit, and (if you're at least six months away from being eligible to retire) begin the retirement application process.

**ACCESS THE MEMBER PORTAL HERE**

# Member Portal



Home Previous Collapse Welcome , VICTORIA L. FEDALIZO

Alerts & Messages

You have 0 messages

Member Account Details

SDCERS Account Information

Beneficiary Information

Service Purchase Contracts

Annual Statements

Personal Profile

Tools

Benefit Calculator

Service Purchase Calculator

Reciprocity

Online Applications

Contact Us

Portal Management


Change Password

Update Challenge Questions


Terms & Agreement

Home Maintenance 88466 X


SDCERS ID : 88466  
LAST LOGIN: 12/27/2024 10:03



**Benefit Calculator**  
Create and View Benefit Estimates



**SDCERS Account Information**  
View Account Details



**Beneficiary Information**  
View / Update Details

IMPORTANT : Power of Attorney cannot make changes on the Member's Portal account.

Documents on this website require Adobe Acrobat Reader® for viewing/printing. The reader is available as a [free download](#) from Adobe.

# Additional Resources

- Retirement Plan Summaries
- Fact Sheets
- FAQs

A screenshot of the SDCERS website's 'RESOURCES' page. The page has a dark blue background with white text. At the top, the word 'RESOURCES' is underlined. Below it, 'Retirement Plan Summaries' is listed. A green link 'Learn About...' is followed by several white links: 'Death Benefits', 'Deferred Retirement Option Plan ("DROP")', 'Purchase of Service Credit ("PSC")', 'Reciprocity & Blended Membership', 'Termination & Deferred Membership', 'Retirement Benefit Options', 'Disability Retirement', 'Form 1099-R Explained', and 'Benefit Estimate Calculator'. At the bottom, 'FAQs' is listed. Red arrows point from the left side of the slide to each of these links.

RESOURCES

Retirement Plan Summaries

[Learn About...](#)

[Death Benefits](#)

[Deferred Retirement Option Plan \("DROP"\)](#)

[Purchase of Service Credit \("PSC"\)](#)

[Reciprocity & Blended Membership](#)

[Termination & Deferred Membership](#)

[Retirement Benefit Options](#)

[Disability Retirement](#)

[Form 1099-R Explained](#)

[Benefit Estimate Calculator](#)

[FAQs](#)



Contact SDCERS at:

**619-525-3600**

**Open on Regular Business Days**

9:00 a.m. – noon

**1:00 – 4:00 p.m.**

**[www.sdcers.org](http://www.sdcers.org)**



# Break time

Up next: SDPEBA at 10:55 a.m.



*If you are under **MEA** or **Local 127** you will be receiving more information from your Union Representatives by phone or email. You can also contact them at (619) 535-7240.*

- **MEA:** Municipal Employees Association
- **Local 127 AFSCME:** American Federation of State, County and Municipal Employees

## SDPEBA Insurance Plans

SDPEBA (San Diego Public Employees Benefit Association) manages Sharp Health plans, Metlife Dental, and SDPEBA's version of VSP. They also offer supplemental Insurance on a post-tax basis; these benefits are available to all City employees.

### Plans that are offered:

- Aflac
- MetLife Legal
- Pet Insurance
- Purchasing Power
- Aura's Identity Guard

You can review and enroll in these plans by visiting SDPEBA's website for new employees or contacting them by phone or email.

**Phone:** (888) 315-8027

**Email:** [info@sdpeba.org](mailto:info@sdpeba.org)

**Web:** [www.go.sdpeba.org/cityneo](http://www.go.sdpeba.org/cityneo)